

Form B1 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS - EASTERN DIVISION		VOLUNTARY PETITION
Name of Debtor (If individual, enter Last, First, Middle): Lamadrid, Jose H.		Name of Joint Debtor (Spouse)(Last, First, Middle): Lamadrid, Magdalena E.
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): None.		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): None.
Soc. Sec./Tax ID. No. (if more than one, state all): 3843 / NO TIN.		Soc. Sec./Tax ID. No. (if more than one, state all): 2725 / NO TIN.
Street Address of Debtor (No. & Street, City, State & Zip Code): 7143 N. Keystone Ave. Lincolnwood, IL 60712		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 7143 N. Keystone Ave. Lincolnwood, IL 60712
County of Residence or of the Principal Place of Business: COOK		County of Residence or of the Principal Place of Business: COOK
Mailing Address of Debtor (If different from street address): None.		Mailing Address of Joint Debtor (If different from street address): None.
Location of Principal Assets of Business Debtor (If different from address noted above):		
INFORMATION REGARDING DEBTOR (Check the Applicable Boxes)		
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Joint (H&W)		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 13
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached.
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 USC Sec. 101. <input type="checkbox"/> Debtor is and elects to be considered a small business under defined in 11 USC Sec. 1121(e) (Optional)		
Statistical/Administrative Information (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 16-49		
Estimated Assets <input checked="" type="checkbox"/> \$500,001 to \$1 million (4)		
Estimated Debts <input checked="" type="checkbox"/> \$500,001 to \$1 million (4)		

**U.S. Bankruptcy Court
Northern District Of Illinois**

Filed: 12/23/2003
 Time: 14:12:35
 Debtor: JOSE H LAMADRID
 Case: 03-51498 Fee : 194
 Chapter: 13 Rec. # : 3053021
 Judge: Susan Pierson Sonderby
 341 mtg: 02/05/2004 @ 12:30PM
 ConfHrg: 02/19/2004 @ 10:30AM
 Trustee: TOM VAUGHN



1:03BK51498-BK001

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Page 2 of 33

Jose H. Lamadrid

Magdalena E. Lamadrid

Form B1, Page 2

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location Where Filed: None.

Case Number: None.

Date Filed: None.

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor
(If more than one, attach additional sheet)

Name of Debtor: None.

Case Number: None.

Date Filed: None.

District: None.

Relationship:

Judge: None.

SIGNATURES

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under Chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Jose H. Lamadrid

Signature of Debtor, Jose H. Lamadrid

X Magdalena E. Lamadrid

Signature of Joint Debtor, Magdalena E. Lamadrid

Telephone Number (If not represented by an attorney):

Date: DEC 20 2003

EXHIBIT A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11.)

☐ Exhibit "A" is attached and made a part of this petition.

EXHIBIT B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner(s) named in the foregoing petition, declare that I have informed the petitioner(s) that (he, she or they) may proceed under chapter 7, 11, 12 or 13 of Title 11, UNITED STATES CODE, and have explained the relief available under each such chapter.

X

Signature of Attorney for Debtor(s)

Date

DEC 20 2003

EXHIBIT C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit "C" is attached and made a part of this petition.☒ No.

Signature of Attorney

X

Signature of Attorney for Debtor(s)

DOUGLAS W. SMITH

Printed Name of Attorney for Debtor(s)

DOUGLAS W. SMITH - ATTY. # 3128227

Firm Name

200 N. DEARBORN ST. - SUITE 3205

CHICAGO, IL. 60601

Address

Telephone No.: (312) 795-0200

Date: DEC 20 2003

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date:

Signature Of Non-Attorney Bankruptcy Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. Sec. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date:

A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. Sec. 110 and 18 U.S.C. Sec. 156.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS - EASTERN DIVISION

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.

Debtor(s).

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	A T T A C H E D	# S H E E T S	ASSETS	LIABILITIES	OTHER
A - REAL PROPERTY	YES	1	\$412,000.00		
B - PERSONAL PROPERTY	YES	2	\$19,775.00		
C - PROPERTY CLAIMED AS EXEMPT	YES	2			
D - CREDITORS HOLDING SECURED CLAIMS	YES	2		\$349,299.12	
E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS	YES	2		\$20,223.61	
F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS	YES	3		\$158,017.05	
G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES	YES	1			
H - CODEBTORS	YES	1			
I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)	YES	2			\$9,678.00
J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)	YES	1			\$5,851.00
Total Number of Sheets in ALL Schedules ▶		17			
Total Assets ▶			\$431,775.00		
			Total Liabilities ▶	\$527,539.78	

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.

Debtor(s).

Chapter 13

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife or both own the property by placing an "H," "W," "J," or "C" in the column labeled "H, W, J or C." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J or C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTIONS	AMOUNT OF SECURED CLAIM
Single Family Dwelling 7143 N. Keystone Ave. Lincolnwood, IL 60712	Title in names of both debtors		\$262,000.00	216,662.00
612 Camp Milton Lane Jacksonville, FL	In name of wife only		\$150,000.00	106,587.00
TOTAL ▶			\$412,000.00	

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.

Debtor(s).

Chapter 13

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "H, W, J or C." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N o n e	DESCRIPTION AND LOCATION OF PROPERTY	H W J or C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				\$20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at Bank of Lincolnwood		\$200.00
		Savings account at Vystar Credit Union		\$100.00
		Checking account at Vystar Credit Union		\$5.00
		Savings account at Bank of Lincolnwood		\$200.00
3. Security deposits with public utilities, telephone companies, landlords and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		3 Bedroom set, stereo, 3 television sets, V.C.R, microwave oven, stove, refrigerator, freezer, livingroom set, dining room set, dinnette set, clothes washer and dryer and misc. items		\$1,200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc and other collections or collectibles.	X			
6. Wearing apparel.				\$50.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh or other pension or profit-sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims or the debtor and rights to setoff claims. Give estimated value of each.	X			

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.

Debtor(s).

Chapter 13

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N o n e	DESCRIPTION AND LOCATION OF PROPERTY	H W J or C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Patents, copyrights and other intellectual property. Give particulars.	X			
22. Licenses, franchises and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.		2000 Dodge Caravan		\$8,000.00
		2000 Dodge Ram Conversion Van		\$10,000.00
24. Boats, motors and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total ▶				\$19,775.00

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.

Debtor(s).

Chapter 13

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which the debtor is entitled under

☐ 11 U.S.C. 522(b)(1) Exemptions provided in 11 U.S.C. 522(d). Note: These exemptions are available only in certain states.

☒ 11 U.S.C. 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Residential Homestead to \$7500 7143 N. Keystone Ave. Lincolnwood, IL 60712	735 ILCS 5/12-901	\$15,000.00	\$262,000.00
Surviving Spouse/Child Homestead	735 ILCS 5/12-902		
Husband/Wife Homestead to \$15000	FNB v. Mohr, 515 NE2d 1356 (Ill.App. 1988)		
Homestead Proceeds one year	735 ILCS 5/12-906		
Necessary Apparel, Bible, Pictures	735 ILCS 5/12-1001(a)	\$50.00	\$50.00
Federal Statute Restitutions	735 ILCS 5/12- 1001(h)(5)		
Motor Vehicle to \$1200 2000 Dodge Caravan		\$1,200.00	\$8,000.00
2000 Dodge Ram Conversion Van	735 ILCS 5/12-1001(c)	1,200.00	10,000.00
Personal Injury Recovery to \$7500	735 ILCS 5/12-1001(h)		
Wrongful Death Recovery for Support	735 ILCS 5/12-1001(h)		
Misc. Personal Property to \$2000		\$20.00	\$20.00
Cash on hand		1,200.00	1,200.00
Household goods		505.00	505.00
Bank accounts	735 ILCS 1001(b)		
Health Aids	735 ILCS 5/12-1001(e)		
Alimony/Child Support	735 ILCS 5/12-1001(g)		
Unemployment Compensation	735 ILCS 5/12-1001(g)		
Workers' Compensation	735 ILCS 305/21		
Veterans Benefits	735 ILCS 5/12-1001(g)		
Welfare Benefits	735 ILCS 5/12-1001(g)		
Social Security	735 ILCS 5/12-1001(g)		
Crime Victims' Compensation	735 ILCS 5/12-1001(h)		

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.

Debtor(s).

Chapter 13

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Social Security	735 ILCS 5/12-1001(g)		
Crime Victims' Compensation	735 ILCS 5/12-1001(h)		
Tools/Equipment/Books of Trade to \$750	735 ILCS 5/12-1001(d)		
Retirement Plans	735 ILCS 5/12-1006		
Life Insurance For Dependent	Ill. Ann. Stat. 73-853		
Life Insurance For Support	735 ILCS 5/12-1001(h)		
Life Insurance Proceeds For Spouse/Child)	735 ILCS 5/12-1001(h)		
Fishermen, seamen, apprentice wages	46 U.S.C. § 601		
Social Security Benefits	42 U.S.C. § 407		
Longshore/harbor worker's benefits	33 U.S.C. § 916		
Veteran's benefits	45 U.S.C. § 352(E)		
Civil Service Retirement	5 U.S.C. § 729		
Railroad Retirement	45 U.S.C. § 228(l)		
Seamen's Clothing	46 U.S.C. § 11110		
Seamen's Contract Wages	46 U.S.C. § 11111		
75% Earned Unpaid Wages	15 U.S.C. § 1673		

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.

Debtor(s).

Chapter 13

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J O R C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Acct. No. 1002609552 Chrysler Financial P. O. Box 2993 Milwaukee, WI 53201			2000 Dodge Ram Conversion Van VALUE 10,000.00				\$15,246.76	5,246.76
Acct. No. 1010561901 Chrysler Financial P. O. Box 55000 Dept. 277001 Detroit, MI 48255			2000 Dodge Caravan VALUE 8,000.00				\$10,803.02	2,803.02
Acct. No. 0002756397 CitiFinancial Mortgage P.O. Box 9023 Des Moines, IA 50368-0001			2nd Mortgage 7143 N. Keystone Ave. Lincolnwood, IL Paid Outside of Plan VALUE 262,000.00				\$38,291.00	
Acct. No. 0002756397 CitiFinancial Mortgage P. O. Box 9023 Des Moines, IA 50368-0001			2nd Mortgage Arrearage 7143 N. Keystone Ave. Lincolnwood, IL Paid Through Plan VALUE 262,000.00				\$3,313.25	
Acct. No. 0007788235 Fifth Third Bank P. O. Box 630170 Cincinnati, OH 45263-0170			1st Mortgage Arrearage 7143 N. Keystone Ave. Lincolnwood, IL Paid Through Plan VALUE 262,000.00				\$3,896.09	
Subtotal this page ▶							\$71,550.12	

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.

Debtor(s).

Chapter 13

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J or C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Acct. No. 0007788235			1st Mortgage 7143 N. Keystone Ave. Lincolnwood, IL Paid Outside of Plan				\$171,162.00	
Fifth Third Bank P. O. Box 6300170 Cincinnati, OH 45263-0170			VALUE 262,000.00					
Acct. No. 0011306271			Mortgage Arrearage 612 Camp Milton Lan Jacksonville, Florida Paid Through Plan				\$1,101.00	
Litton Loan Servicing, LP. P. O. Box 4387 Houston, TX 77210-4387			VALUE \$150,000.00					
Acct. No. 0011306271			Mortgage 612 Camp Milton Lan Jacksonville, Florida Paid Outside of Plan				\$105,486.00	
Litton Loan Servicing, LP P. O. Box 4387 Houston TX 77210-4387			VALUE \$150,000.00					
Subtotal this page ▶							\$277,749.00	
TOTAL ▶							\$349,299.12	

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Debtor(s).

Case No.

Chapter 13

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of a debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick pay owing to employees, up to a maximum of \$4650* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, maintenance, and support**

Debts to a spouse, former spouse, or child of the debtor, for alimony to, maintenance for, or support of such spouse or child. 11 U.S.C. § 507(a)(7).

☒ **Taxes and other certain debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Debtor(s).

Case No.

Chapter 13

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J O R C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Acct. No. 326-56-3843			1998 Federal Income Tax				\$20,223.61	20,223.61
Internal Revenue Service P. O. Box. 145566 Cincinnati, OH 45214								
Subtotal this page ▶							\$20,223.61	
TOTAL ▶							\$20,223.61	

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.

Debtor(s).

Chapter 13

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules

☐ Check this box if debtor has no creditors holding unsecured non-priority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J O R C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Acct. No. 3730-283509-61009 American Express P. O. Box. 360002 FT Lauderdale, FL 33336-0002			Clothing and Misc.				\$6,942.07
Acct. No. 4366 1110 1281 4575 Bank One P. O. Box 50882 Henderson, NV 89016-0882			cash advnace, clothing and misc.				\$3,999.19
Acct. No. 002662494-03-0266 Bank One c/o Valentine & Kebartas, Inc. P. O. Box. 325 Lawrance, MA 01842			Clothing and misc.				\$11,954.90
Acct. No. 100-001-419700149367 Bank One N. A. P. O. Box. 466 Butler, WI 53007			Personal Loan				\$3,585.20
Acct. No. 12697064030601181 CACV of Colorado, LLC c/o Trauner, Cohen & Thomas, L.L.P 2880 Dresden Drive - Suite 300 Atlanta, GA 30341-3920			Misc.				\$8,696.85
Acct. No. 5291-1512-5299-1250 Capital One P. O. Box. 60000 Seattle, WA 98190-6000			Clothing and Misc.				\$7,459.76
Subtotal this page >							\$42,637.97

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.
Chapter 13

Debtor(s).

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J O R C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Acct. No. 5369-9106-0008-9134 Chase Freedom P.O. Box. 52195 Phoenix, AZ 85072-2195			Cash advance, clothing and misc.				\$11,503.05
Acct. No. 4432822035031308 CitiBank South Dakota N. A. c/o Academy Collection Service 10965 Decatur Road Philadelphia, PA 19154-3210			Misc.				\$15,312.89
Acct. No. 5410654462773612 CitiBank South Dakota N. A. c/o United Recovery Systems 5800 North Course Drive Houston, TX 77072			Misc.				\$8,738.91
Acct. No. 193268311656 CitiBank South Dakota, N. A. c/o Risk Management Alternatives, Inc. P. O. Box. 105411 Atlanta, GA 30348			Misc.				\$7,810.04
Acct. No. 6011 0072 8064 0953 Discover Card P. O. Box. 15251 Wilmington, DE 19886-5251			Cash advance, and misc.				\$20,160.55
Acct. No. 5230 0110 1265 0568 Harris Bank P. O. Box 50882 Henderson, NY 89016-0882			Cash advance, clothing and misc.				\$6,612.06
Acct. No. 0000788601103026368 Household Bank P. O. Box. 4144 Carol Stream, IL 60197-4144			Clothing and Misc.				\$2,412.44
Acct. No. 412224-05-879694-5 Household Finance Corp. P. O. Box. 4153-K Carol Stream, IL 60197-4153			Household goods				\$11,044.82
Subtotal this page ▶							\$83,594.76

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

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Chapter 13

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J O R C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Acct. No. 4313 0219 1711 2013 MBNA America P. O. Box. 15137 Wilmington, DE 19886-5137			Cash advance, and misc.				\$8,209.87
Acct. No. 5324231 Our Lady of the Resurrection Med Ctr c/o Illinois Collection Service Inc P. O. Box 646 Oak Lawn, IL 60454-0646			Medical expense				\$890.00
Acct. No. 01 50856 49018 3 Sears Card P. O. Box. 182149 Columbus, OH 43218-2149			Clothing and misc.				\$6,157.48
Acct. No. 5121-0799-5916-5058 Sears Gold MasterCard P. O. Box. 182156 Columbus, OH 43218-2156			cash advance, clothing and misc.				\$5,827.08
Acct. No. 4190080839836271 US Bank P. O. Box. 790084 St. Louis, MO 63179-0084			Misc.				\$10,699.89
Subtotal this page ▶							\$31,784.32
TOTAL \$ ▶							\$158,017.05

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.

Debtor(s).

Chapter 13

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Teresita D. Panis, Efren D. Panis Jr. & Margoise Thomas 612 Camp Milton Lane Jacksonville, FL 32220	612 Camp Milton Lane Jacksonville, FL 32220

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.

Debtor(s).

Chapter 13

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case, should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
NONE	

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.

Debtor(s).

Chapter 13

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP: n/a	AGE: n/a
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Sr. Computer Operator	Staff Nurse - Staff Nurse
Name of Employer	Safeway Insurance Co.	Abington of Glenview - Life Home Health Care, Inc.
How long employed	28 Years	7 Months - 7 Months
Address of Employer	790 Pasquinel Drive Westmont, Illinois	3901 Glenview Rd. Glenview, Illinois - 7840 Lincoln Ave. Ste - 105 Skokie, Illinois

Income: (Estimate of average monthly income)

Current monthly gross wages, salary and commissions
(pro rata if not paid monthly)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (specify): None. None.

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE-HOME PAY

Regular income from operation of business or profession or farm
(attach detailed statement)

Income from real property - 612 Camp Milton Lane, Jacksonville,
FL

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for
the debtor's use or that of dependents listed above.

Social security or other government assistance
(specify): None. None.

Pension or retirement income

Other monthly income (specify): Debtor - None Spouse - None.

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 9,678.00

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document: None.

	DEBTOR	SPOUSE
	\$ 5,396.00	\$ 6,135.00
	\$ 0.00	\$ 0.00
	\$ 5,396.00	\$ 6,135.00
	\$ 1,146.00	\$ 1,087.00
	\$ 270.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 1,416.00	\$ 1,087.00
	\$ 3,980.00	\$ 5,048.00
	\$ 0.00	\$ 0.00
	\$ 650.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 4,630.00	\$ 5,048.00

(Report also on Summary of Schedules)

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Debtor(s).

Case No.

Chapter 13

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	3,751.00
Are real estate taxes included? Yes		
Is property insurance included? Yes		
Utilities: Electricity and heating fuel	\$	233.00
Water and sewer	\$	52.00
Telephone	\$	150.00
Other (specify): None.	\$	0.00
Home maintenance (repairs and upkeep)	\$	0.00
Food	\$	500.00
Clothing	\$	100.00
Laundry and dry cleaning	\$	0.00
Medical and dental expenses	\$	60.00
Transportation (not including car payments)	\$	625.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	40.00
Charitable contributions	\$	200.00
Insurance (not deducted from wages or included in home mortgage payment)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	140.00
Other (specify): None.	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments) (Specify) None.	\$	0.00
Installment payments		
Auto	\$	0.00
Other: None.	\$	0.00
Alimony, maintenance and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession or farm. (attach detailed statement)	\$	0.00
Other: None.	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	5,851.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY) Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	9,678.00
B. Total projected monthly expenses	\$	5,851.00
C. Excess income (A minus B)	\$	3,827.00
D. Total amount to be paid into plan each (interval).	\$	3,827.00

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.

Debtor(s).

Chapter 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: DEC 20 2003

Signature Jose H. Lamadrid
Jose H. Lamadrid, Debtor

Date: DEC 20 2003

Signature Magdalena E. Lamadrid
Magdalena E. Lamadrid, Joint Debtor

(If joint case, both spouses must sign)

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF
CORPORATION OR PARTNERSHIP

I, the [the president or other officer or an authorized agent of the partnership] of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: _____ by
Signature _____

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER
(See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or typed name of Bankruptcy Petition Preparer _____

Social Security No. _____

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer _____ Date _____
A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110 and 18 U.S.C. § 156.

*Penalty for making a false statement or concealing property.
Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.*

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS - EASTERN DIVISION

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Debtor(s).

Case No.

Chapter 13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In Business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. Sec. 101.

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

43,167.00	9/4/03 - YTD Husband
31,260.00	9/4/03 - YTD
66,204.08	2002 - Husband
43,064.24	2002 - Wife
61,983.00	2001 - Husband
42,781.00	2001 - Wife

2. Income other than from employment or operation of business

None

☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

n/a

In re Jose H. Lamadrid,
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Chapter 13

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

3. Payments to creditors

None



3.a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR

DATES OF
PAYMENTS

AMOUNT
PAID

AMOUNT
STILL OWING

n/a

None



3.b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
CREDITOR AND RELATIONSHIP
TO DEBTOR

DATE
OF
PAYMENT

AMOUNT
PAID

AMOUNT
STILL
OWING

n/a

4. Suits and administrative proceedings, executions, garnishments and attachments

None



4.a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the commencement of this bankruptcy case (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND
CASE NUMBER

NATURE
OF
PROCEEDING

COURT OR
AGENCY AND
LOCATION

STATUS
OR
DISPOSITION

n/a

None



4.b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE
OF
SEIZURE

DESCRIPTION
AND VALUE OF
PROPERTY

n/a

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF
CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION
AND VALUE OF
PROPERTY

n/a

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

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Chapter 13

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

6. Assignments and receiverships

None



6.a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF
ASSIGNEE

DATE
OF
ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

n/a

None



6.b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME
AND ADDRESS
OF CUSTODIAN

NAME AND LOCATION
OF COURT,
CASE TITLE
& NUMBER

DATE
OF
ORDER

DESCRIPTION
AND
VALUE OF
PROPERTY

n/a

7. Gifts

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON
OR ORGANIZATION

RELATIONSHIP
TO DEBTOR,
IF ANY

DATE
OF
GIFT

DESCRIPTION
AND VALUE
OF GIFT

n/a

8. Losses

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION
AND
VALUE
OF
PROPERTY

DESCRIPTION OF
CIRCUMSTANCES AND, IF LOSS
WAS COVERED IN WHOLE OR IN
PART BY INSURANCE,
GIVE PARTICULARS

DATE
OF
LOSS

Gambling Losses

Husband - Wife
5000.00 500.00
7,977.00 532.00
18,139.00 328.00

9/16/03 - YTD
2002
2001

In re Jose H. Lamadrid,
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Chapter 13

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy with one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Douglas W. Smith Attorney At Law 200 N. Dearborn St. - Suite 3205 Chicago, IL 60601	September & October, 2003	1,500.00

10. Other transfers

None



List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
--	------	--

n/a

11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments, shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------------	--	--

NONE

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
---	--	-------------------------------	--

n/a

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

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Debtor(s).

Chapter 13

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR

DATE OF
SETOFF

AMOUNT OF
SETOFF

n/a

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS
OF
OWNER

DESCRIPTION
AND VALUE OF
PROPERTY

LOCATION
OF
PROPERTY

n/a

15. Prior address of debtor

None



If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

n/a

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

n/a

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination,

releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None



17.a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.

Debtor(s).

Chapter 13

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	--	----------------------	-------------------

n/a

None

17.b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	--	----------------------	-------------------

n/a

None

17.c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

n/a

18. Nature, location and name of business

None

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES OF OPERATION
------	----------------------------	---------	--------------------------	--

n/a

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.

Debtor(s).

Chapter 13

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

19. Books, records and financial statements

None



19.a. List all bookkeepers and accountants who, within the two years immediately preceding the commencement of this bankruptcy case, kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

n/a

None



19.b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATE SERVICES
RENDERED

n/a

None



19.c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

n/a

None



19.d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

n/a

20. Inventories

None



20.a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE
OF
INVENTORY

INVENTORY
SUPERVISOR

DOLLAR AMOUNT
OF INVENTORY
(Specify cost, market,
or other basis)

n/a

None



20.b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF
INVENTORY

NAME AND ADDRESSES OF CUSTODIAN
OF INVENTORY RECORDS

n/a

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.

Debtor(s).

Chapter 13

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

21. Current Partners, Officers, Directors and Shareholders

None

21.a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

■

NAME AND
ADDRESS

NATURE OF
INTEREST

PERCENTAGE OF
INTEREST

n/a

None

21.b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

■

NAME
AND
ADDRESS

TITLE

NATURE AND
PERCENTAGE OF
STOCK OWNERSHIP

n/a

22. Former partners, officers, directors and shareholders

None

22.a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

■

NAME

ADDRESS

DATE OF
WITHDRAWAL

n/a

None

22.b. If the debtor is a corporation, list all officers, or directors whose relationships with the corporation terminated within one year immediately preceding the commencement of this case.

■

NAME AND
ADDRESS

TITLE

DATE OF
TERMINATION

n/a

23. Withdrawals from a partnership or distribution by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

■

NAME AND ADDRESS
OF RECIPIENT,
RELATIONSHIP
TO DEBTOR

DATE AND PURPOSE
OF
WITHDRAWAL

AMOUNT
OF MONEY OR
DESCRIPTION
AND VALUE OF
PROPERTY

n/a

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Case No.

Debtor(s).

Chapter 13

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

24. Tax Consolidation Group

None



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

n/a

25. Pension Funds

None



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

n/a

* * * * *

In re Jose H. Lamadrid,
Magdalena E. Lamadrid,

Debtor(s).

Case No.

Chapter 13

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

DEC 20 2003

DEC 20 2003

Date

Jose H. Lamadrid
Jose H. Lamadrid,
Signature of Debtor

Magdalena E. Lamadrid
Magdalena E. Lamadrid,
Signature of Joint Debtor (if any)

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date

by _____
Signature

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER
(See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or typed name of Bankruptcy Petition Preparer Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110 and 18 U.S.C. § 156.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS - EASTERN DIVISION

In re

Jose H. Lamadrid,

Case No.

Magdalena E. Lamadrid,

Debtor(s).

Address

7143 N. Keystone Ave.
Lincolnwood, IL 60712

Chapter 13

Social Security No(s).

326-56-3843, 224-88-2725

Employer's Tax Identification Nos. [if any]

No TIN., No TIN.

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. R. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 1,500.00

Prior to the filing of this statement

I have received.....\$ 1,500.00

Balance Due.....\$ 0

2. The source of the compensation paid to me was:

☒ Debtor

3. The source of compensation to be paid me is:

☒ Debtor

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons

who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. [Other provisions as needed]: None.
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: representation of the debtor in adversary proceedings and other contested bankruptcy matters.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

DEC 20 2003

Date


DOUGLAS W. SMITH,
Attorney for Debtor(s)

DOUGLAS W. SMITH - ATTY. #
3128227

Name of Law Firm

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$30 administrative fee plus \$15 trustee surcharge)

- Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the petition for which you filed the bankruptcy petition will be defeated.
- Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$30 administrative fee)

- Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are eligible for chapter 13 only if your debts do not exceed certain dollar amount set forth in the Bankruptcy Code.
- Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. The plan must be approved by the court before it can take effect.
- Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$30 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

I, the debtor, affirm that I have read this notice.

SEPT. 16, 2003

Date

Magdalena G. Danaduid

Signature of Debtor

Case Number

DISTRIBUTION:

DEBTOR

COURT